UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/934,818	08/22/2001	Anne O'Malley	40655.2400	8839

5514   7590   10/19/2006

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EXAMINER
KARMIS, STEFANOS

ART UNIT	PAPER NUMBER
3691	

DATE MAILED: 10/19/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

PTO-90C (Rev. 10/03)

	Application No.	Applicant(s)
	09/934,818	O'MALLEY ET AL.
Office Action Summary	Examiner	Art Unit
	Stefano Karmis	3691

-- *The MAILING DATE of this communication appears on the cover sheet with the correspondence address* --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) ☒ Responsive to communication(s) filed on <u>22 August 2001</u>.

2a) ☐ This action is **FINAL**.   2b) ☒ This action is non-final.

3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) ☒ Claim(s) <u>1-29</u> is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) ☐ Claim(s) _____ is/are allowed.

6) ☒ Claim(s) <u>1-29</u> is/are rejected.

7) ☒ Claim(s) <u>1-29</u> is/are objected to.

8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) ☐ The specification is objected to by the Examiner.

10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a) ☐ All   b) ☐ Some * c) ☐ None of:

      1. ☐ Certified copies of the priority documents have been received.

      2. ☐ Certified copies of the priority documents have been received in Application No. _____.

      3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)

2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) ☒ Information Disclosure Statement(s) (PTO/SB/08)
    Paper No(s)/Mail Date <u>8/22</u>.

4) ☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____.

5) ☐ Notice of Informal Patent Application

6) ☐ Other: _____.

DETAILED ACTION

1.   The following application, filed 22 August 2001 has been reviewed. Original claims 1-

29 are pending.

Claim Objections

2.   The claims are objected to because the lines are crowded too closely together, making

reading difficult. Substitute claims with lines one and one-half or double spaced on good quality

paper are required. See 37 CFR 1.52(b).

Claim Rejections - 35 USC § 102

3.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the

basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless –
>
> (e) the invention was described in (1) an application for patent, published under section 122(b), by another filed
> in the United States before the invention by the applicant for patent or (2) a patent granted on an application for
> patent by another filed in the United States before the invention by the applicant for patent, except that an
> international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this
> subsection of an application filed in the United States only if the international application designated the United
> States and was published under Article 21(2) of such treaty in the English language.

4.   Claims 1-46 are rejected under 35 U.S.C. 102(e) as being anticipated by Campbell et al.

(hereinafter Campbell) U.S. Publication 2002/0023033 A1.

        Regarding claims 1, 11, 17 and 27-29, Campbell discloses a method for enrolling a user

in multiple request for quote providers, comprising the steps of: obtaining data on the user,

wherein the user submits the data to a request for quote enrollment system having a memory

and a processor (page 8, paragraph 0091); storing the data in the memory and using the

processor to configure the data for transfer to the multiple request for quote providers (page 8,

paragraph 0093-0094); transferring the data from the request for quote enrollment system to the

multiple request for quote providers via a communication channel (page 10, paragraph 0110);

and enrolling the user in multiple request for quote providers (page 10, paragraph 0110).

Claim 2, further comprising the step of soliciting profiling information from the user

(page 4, paragraphs 0051-0053).

Claim 3, further comprising the step of receiving at least one quote in connection with the

user from at least one of the multiple request for quote providers, wherein the at least one quote

is based on the profiling information from the user (page 8, paragraph 0086 and page 11,

paragraph 0119-0120).

Claim 4, further comprising the step of receiving at least one quote in connection with the

user from at least one of the multiple request for quote providers (page 11, paragraph 0119-

0120).

Claim 5, further comprising the step of billing the user if the user accepts the at least one

quote in connection with the user (page 11, paragraph 0121).

Claim 6, further comprising the step of compiling at least one of enrollment, quote, quote

acceptance, and billing data in connection with the user (page 4, paragraphs 0051-0053).

Regarding claims 7, 12, 18 and 19 Campbell discloses a method for facilitating the

enrollment of a user with multiple request for quote providers, comprising the steps of:

registering a user with a request for quote enrollment system by submitting data in connection

with the user to the request for quote enrollment system (page 4, paragraphs 0051-0053);

sending confirmation information to the user in connection with the registration of the user with

the request for quote enrollment system (page 4, paragraphs 0051-0053); and configuring the

request for quote enrollment system such that the user is capable of being enrolled with multiple

request for quote providers (page 4, paragraphs 0051-0053).

Claim 8, wherein the data includes user profiling data (page 4, paragraphs 0051-0053).

Claim 9, further comprising the step of sending the user at least one quote from at least

one of the multiple request for quote providers (page 10, paragraph 0110).

Claim 10, further comprising the step of reporting information in connection with at least

one of the registration of the user, the enrollment of the user, and any quotes accepted by the

user (page 10, paragraph 0115).

Regarding claim 13, Campbell discloses a method for facilitating the enrollment of a user

in multiple request for quote provider systems, comprising the steps of: requesting data in

connection with the user via a web server (page 4, paragraphs 0051-0053); receiving data in

connection with the user by posting an application form via the web server (page 4, paragraphs

0051-0053); transmitting the data from the web server to an application server (page 4,

paragraphs 0051-0053); enrolling the user with multiple request for quote providers by

transmitting the data from the application server to the multiple request for quote providers via

an outbound proxy server (page 10, paragraph 0110); and receiving information in connection

with the user if the user accepts a quote from at least one of the multiple request for quote

providers (page 11, paragraphs 0119-0121).

Claim 14, further comprising the step of receiving a sales commission in connection with

the user if the user accepts a quote from at least one of the multiple request for quote providers

(page 8, paragraph 0084).

Claim 15, further comprising the step of collecting data in connection with the enrollment

of the user (page 4, paragraphs 0051-0053).

Claim 16, further comprising the step of collecting data in connection with any quotes

accepted by the user (page 11, paragraphs 0119-0121).

Claim 20, Campbell discloses a request for quote system, comprising: a request for quote

enrollment system having a host server for processing data in connection with a user and a

database for collecting data on the user; and a communication channel coupled between the

request for quote enrollment system and a plurality of request for quote providers for

transmitting at least a portion of the data from the request for quote enrollment system to the

plurality of request for quote providers, wherein the user becomes enrolled in the plurality of

request for quote providers (page 8, paragraph 0092 and page 2, paragraph 0038 and page 3,

paragraphs 0041).

Claim 21, wherein the communication channel includes a protocol and a format (page 8,

paragraph 0092 and page 2, paragraph 0038 and page 3, paragraphs 0041).

Claim 22, wherein the protocol includes at least one of hypertext transfer protocol,

secured hyper text transfer protocol, file transfer protocol, secure electronic mail, a network,

remote method invocation, distributed component object model, enterprise java bean, and

socket communication, and the format includes at least one of extensible markup language and

name value pair (page 8, paragraph 0092 and page 2, paragraph 0038 and page 3, paragraphs

0041).

Claim 23, wherein the user provides additional data to at least one of the plurality of

request for quote providers (page 11, paragraphs 0119-0121).

Claim 24, wherein the user receives at least one quote from at least one of the plurality of request for quote providers (page 11, paragraphs 0119-0121).

Claim 25, wherein at least one of the plurality of request for quote providers bills the user if the user accepts the at least one quote from at least one of the plurality of request for quote providers (page 11, paragraph 0121).

Claim 26, wherein at least one of the plurality of request for quote providers pays a sales commission to the request for quote enrollment system if the user accepts the at least one quote from at least one of the plurality of request for quote providers (page 8, paragraph 0084).
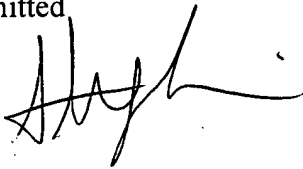
Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Stefano Karmis whose telephone number is (571) 272-6744. The examiner can normally be reached on M-F: 8-5.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alex Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent

Application Information Retrieval (PAIR) system. Status information for published applications

may be obtained from either Private PAIR or Public PAIR. Status information for unpublished

applications is available through Private PAIR only. For more information about the PAIR

system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR

system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would

like assistance from a USPTO Customer Service Representative or access to the automated

information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Respectfully Submitted
Stefano Karmis
16 October 2006

HANI M. KAZIMI
PRIMARY EXAMINER